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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Not for submission under 37 CFR 1.99)

Application Number	10711147
Filing Date	2004-04-27
First Named Inventor	Wheeler, et al.
Art Unit	2134
Examiner Name	Piotr Poltorak
Attorney Docket Number	34250-0842

U.S.PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	6144949		2000-11-07	Harris	
	2	6154543		2000-11-28	Baltzley	
	3	6161180		2000-12-12	Matyas, et al.	
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	5	6167518		2000-12-26	Padgett, et al.	
	6	6189096	B1	2001-02-13	Haverty	
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	8	6192405	B1	2001-02-20	Bunnell	

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	9	6199052	B1	2001-03-06	Mitty, et al.	
	10	6202151	B1	2001-03-13	Musgrave, et al.	
	11	6205437	B1	2001-03-20	Gifford	
	12	6213391	B1	2001-04-10	Lewis	
	13	6230269	B1	2001-05-08	Spies, et al.	
	14	6233565	B1	2001-05-15	Lewis, et al.	
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	18	6253027	B1	2001-06-26	Weber, et al.	
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31	6484260	B1	2002-11-19	Scott, et al.	
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Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	20010000053	A1	2001-03-22	Suh, et al.	
	2	20020120846	A1	2002-08-29	Stewart, et al.	
	3	20040250062	A1	2004-12-09	Douglas	

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FOREIGN PATENT DOCUMENTS

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	1	2271178	CA	A1	1999-07-06	Moreau		<input type="checkbox"/>

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NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	Disclosure Statement Under 37 C.F.R. § 1.56.	<input type="checkbox"/>
	2	An Introduction to Cryptography, Network Associates, Inc. PGP, Version 6.5.1, Jun. 1999, pp. 1-88.	<input type="checkbox"/>

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3	Announcing the Standard for Digital Signature Standard (DSS), Federal Information Processing Standards Publication 186, May 19, 1994, pp. 1-18.	<input type="checkbox"/>
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12	Chan, Siu-cheung Charles. An Overview of Smart Card Security, allegedly dated Aug. 17, 1997, available at http://home.hkstar.com/~alanchan/papers/smartCardSecurity , date of capture Jan. 27, 2001, pp. 1-7.	<input type="checkbox"/>
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14	Computer Data Authentication, FIPS Publication 113, May 30, 1985, available at www.itl.nist.gov/fipspubs/fip113.htm , date of capture Jan. 16, 2001, pp. 1-7.	<input type="checkbox"/>
15	Gex, Peter. Bench Marketing SmartGate. Establishing the Scalability of V-ONE's SmartGate Security System, Internet SmartWare, Ltd., Jul. 24, 1997, pp. 1-7.	<input type="checkbox"/>
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23	Federal Information Processing Standards Publication 140-1, Security Requirements for Cryptographic Modules; US DOC/NBS, Jan. 11, 1994.	<input type="checkbox"/>
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Also NO DATE
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36	Internet Counsel, Consumer Internet Purchases Using ATM Cards Successfully Processed by NACHA Pilot Participants, Feb. 23, 2003, pp. 1-4.	<input type="checkbox"/>
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47	O'Mahoney, Donal. Electronic Payment Systems, Artech House, Inc., pp. 51 and 77-80 (1961)	<input type="checkbox"/>
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Examiner Signature	/Piotr Poltorak/	Date Considered	12/01/2008
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